

# EXHIBIT 70

TOWERS WATSON *W*

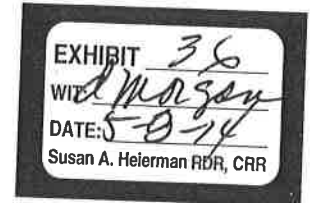
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Grand Rapids, MI 49512-2026

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towerswatson.com

Private and Confidential

November 22, 2011

Ms. Debra Morgan  
Pension Specialist  
Botsford Heath Care  
28050 Grand River Avenue  
Farmington Hills, MI 48336-5933



**Subject:** Detail for Invoices #IN00889785, #IN00889786, #IN00889787, and #IN00895638

Dear Deb:

Attached are exhibits providing detailed commentary and cost allocations supporting our invoices dated November 22, 2011. The invoiced amounts total \$38,681 for actuarial and consulting services completed in connection with your pension and welfare programs during the one-month period ending October 31, 2011.

The attached exhibits correspond to the statements included in the above mentioned invoices. Exhibit A covers activity that we feel is fairly safe to charge to the pension trust. Exhibit B covers activity associated with the pension administration system that we feel is fairly safe to charge to the pension trust. Exhibit C covers pension related activity not anticipated to be billed to the pension trust. Exhibit D covers activity associated with the non-pension welfare program.

Please do not hesitate to call with any questions or concerns.

Sincerely,

A handwritten signature in blue ink that reads 'Zachary A. Erickson'.

Zachary A. Erickson, ASA, EA

Senior Actuarial Analyst

Attachment

cc: Regina Doxtader, Botsford Health Care  
Barbara Palmer, Botsford Health Care  
Christopher Place, Towers Watson

TOWERS WATSON 

11684 Botsford Osteopathic Hospital  
Invoice Date: 11/22/2011

Botsford Osteopathic Hospital  
Ms. Debra Morgan  
Pension Specialist  
28050 Grand River Avenue  
Farmington Hills, MI 48336-5933

Invoice

IN00895638

Please make check payable to:  
Towers Watson Delaware Inc.  
1079 Solutions Center  
Chicago, IL 60677-1000

Total Amount: \$2,382 USD

**Wire Information**

To wire your invoice payment, please send funds to Bank of America, New York, NY, account of Towers Watson Delaware Inc., account #3750019513, ABA routing #026009593.  
ACH information is Bank of America, account of Towers Watson Delaware Inc., Dallas, TX, account #3750019513, routing #111000012. Please include the invoice number(s) being paid.  
For payment by check, please detach this part and return it with your payment in the enclosed envelope. Please include invoice number on check.

TOWERS WATSON 

Invoice

IN00895638

Invoice Date: 11/22/2011


Reference Number: 11684

For actuarial and consulting services completed during the prior month for your health plan and other non-pension related activities.

Towers Watson Delaware Inc.  
One Northwestern Plaza  
Suite 500  
28411 Northwestern Highway  
Southfield, MI 48034

T +1 248 936 7700

	Amount
Total Services	\$2,226
Technology and Administrative Fee	156
<b>Total Current Invoice in US Dollars:</b>	<b>\$2,382 USD</b>
<b>Total due after December 22, 2011</b>	<b>\$2,406</b>
1% interest will be added every 30 days past due	

Approved  
  
1/10/2012

\*This invoice represents charges in our billing system as of 10/31/11.

Payment due upon receipt.  
Interest @ 1% per month after 30 days.  
Federal Tax Identification #53-0181291

CONFIDENTIAL

D 1041

TOWERS WATSON *W*

Invoice

11684 Botsford Osteopathic Hospital  
Invoice Date: 11/22/2011

IN00889785

Please make check payable to:  
Towers Watson Delaware Inc.  
1079 Solutions Center  
Chicago, IL 60677-1000

Botsford Osteopathic Hospital  
Ms. Debra Morgan  
Pension Specialist  
28050 Grand River Avenue  
Farmington Hills, MI 48336-5933

Total Amount: \$17,123 USD

Wire Information  
To wire your invoice payment, please send funds to Bank of America, New York, NY, account of Towers Watson Delaware Inc., account #3750019513, ABA routing #026009593.  
ACH information is Bank of America, account of Towers Watson Delaware Inc., Dallas, TX, account #3750019513, routing #111000012. Please include the invoice number(s) being paid.  
For payment by check, please detach this part and return it with your payment in the enclosed envelope. Please include invoice number on check.

TOWERS WATSON *W*

Invoice

IN00889785

Invoice Date: 11/22/2011  
Reference Number: 11684

Towers Watson Delaware Inc.  
One Northwestern Plaza  
Suite 500  
28411 Northwestern Highway  
Southfield, MI 48034

T +1 248 936 7700

For trust payable consulting services completed in connection with your pension administration system during the prior month.

Total Services

Amount  
\$16,011

Technology and Administrative Fee

1,112

Total Current Invoice in US Dollars:

\$17,123 USD

Total due after December 22, 2011  
1% interest will be added every 30 days past due

\$17,294

*Approved*

*Debra Morgan*

*1/10/2012*

\*This invoice represents charges in our billing system as of 10/31/11.

Payment due upon receipt.  
Interest @ 1% per month after 30 days.  
Federal Tax Identification #53-0181291

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D 1042

TOWERS WATSON *W*

Invoice

11684 Botsford Osteopathic Hospital  
Invoice Date: 11/22/2011

IN00889786

Please make check payable to:  
Towers Watson Delaware Inc.  
1079 Solutions Center  
Chicago, IL 60677-1000

Botsford Osteopathic Hospital  
Ms. Debra Morgan  
Pension Specialist  
28050 Grand River Avenue  
Farmington Hills, MI 48336-5933

Total Amount: \$3,222 USD

Wire information

To wire your invoice payment, please send funds to Bank of America, New York, NY, account of Towers Watson Delaware Inc., account #3750019513, ABA routing #026009593.  
ACH information is Bank of America, account of Towers Watson Delaware Inc., Dallas, TX, account #3750019513, routing #111000012. Please include the invoice number(s) being paid.  
For payment by check, please detach this part and return it with your payment in the enclosed envelope. Please include invoice number on check.

TOWERS WATSON *W*

Invoice

IN00889786

Invoice Date: 11/22/2011  
Reference Number: 11684

Towers Watson Delaware Inc.  
One Northwestern Plaza  
Suite 500  
28411 Northwestern Highway  
Southfield, MI 48034

T +1 248 936 7700

For non-trust actuarial and consulting services completed in connection with  
your pension program during the prior month.

Amount

Total Services

\$3,011

Technology and Administrative Fee

211

Total Current Invoice in US Dollars:

*Approved*  
\$3,222 USD

Total due after December 22, 2011

1% interest will be added every 30 days past due

*Debra Morgan*  
\$3,254  
1/10/2012

\*This invoice represents charges in our billing system as of 10/31/11.

Payment due upon receipt.  
Interest @ 1% per month after 30 days.  
Federal Tax Identification #53-0181291

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D 1043

TOWERS WATSON *W*

Invoice

11684 Botsford Osteopathic Hospital  
Invoice Date: 11/22/2011

IN00889787

Botsford Osteopathic Hospital  
Ms. Debra Morgan  
Pension Specialist  
28050 Grand River Avenue  
Farmington Hills, MI 48336-5933

Total Amount: \$15,954 USD

Please make check payable to:  
Towers Watson Delaware Inc.  
1079 Solutions Center  
Chicago, IL 60677-1000

Wire information  
To wire your invoice payment, please send funds to Bank of America, New York, NY, account of Towers Watson Delaware Inc., account #3750019513, ABA routing #026009593.  
ACH information is Bank of America, account of Towers Watson Delaware Inc., Dallas, TX, account #3750019513, routing #111000012. Please include the invoice number(s) being paid.  
For payment by check, please detach this part and return it with your payment in the enclosed envelope. Please include invoice number on check.

TOWERS WATSON *W*

Invoice

IN00889787

Invoice Date: 11/22/2011  
Reference Number: 11684

For trust payable actuarial and consulting services completed in connection with your pension program during the prior month.

Towers Watson Delaware Inc.  
One Northwestern Plaza  
Suite 500  
28411 Northwestern Highway  
Southfield, MI 48034

T +1 248 936 7700

Total Services

Amount  
\$14,910

Technology and Administrative Fee

1,044

Total Current Invoice in US Dollars:

\$15,954 USD

Total due after December 22, 2011

\$16,114

1% interest will be added every 30 days past due

*Approved*  
*Debra Morgan* 1/10/2012

The decision as to which services should be paid from trust assets is yours and you may wish to consult your legal counsel.

Payment due upon receipt.  
Interest @ 1% per month after 30 days.  
Federal Tax Identification #53-0181291

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D 1044

# EXHIBIT A

## BOTSFORD DETAILED BILL

	Contact	Status	Total	Botsford	CEMS	BCCC
2011 Funding Valuation and related PPA Consulting Quarterly credit balance election	Doxtader	Completed	723	535	108	80
Compliance and Administration Consulting <i>Approved</i> Relative value and right to defer notices <i>11/22</i>	Morgan	In Progress	2,404	1,779	361	264
Forms & Filings Form 5500 and PBGC filing	Doxtader	Completed	12,827	9,492	1,924	1,411
Total			15,954	11,806	2,393	1,755

# EXHIBIT B

## BOTSFORD DETAILED BILL

Pension Administration System

	Contact	Status	Total	Botsford	CEMS	BCCC
eeport implementation Third of five installments <i>Approved LBA 11/22</i>	Palmer	In Progress	17,000	12,580	2,550	1,870
eeport implementation Travel expenses for kick-off meeting <i>Approved LBA 11/22</i>	Palmer	Completed	123	91	18	14
Total			17,123	12,671	2,568	1,884



# EXHIBIT C

## BOTSFORD DETAILED BILL

Check with attorney before billing to trust

	Contact	Status	Total	Botsford	CEMS	BCCC
FAS 87 Routine Work 12/31/2011 disclosure & 1/1/2012 expense planning	Doxtader	In Progress	1,722	1,275	258	189
Cost and Risk Management Channel Updated for 2011 funding results and revised mortality and related consulting	Doxtader	Completed	1,500	1,110	225	165
Total			3,222	2,385	483	354

# EXHIBIT D

## BOTSFORD DETAILED BILL

Botsford Health Plan

	Contact	Status	Total	Botsford	CEMS	BCCC
Forms & Filings						
Form 5500 filing	Doxtader	In Progress	2,382	1,763	357	262
Total			2,382	1,763	357	262